
TOO GOOD TO BE TRUE....

A Column on Consumer Issues

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Stolen Identity – Now What?

Even though you have taken all the preventative steps, you find out your identity has been stolen. What do you do now? The most important thing to remember is **ACT QUICKLY!**

There are certain steps you can take to get yourself on the right road to recovering your identity and correcting any mistaken information that may be contained in your credit report. Unfortunately it may take months to clear your name. Three basic actions should be taken immediately:

1. **File a report with your local police.** It is a crime in North Dakota for an individual to use another individual's identifying numbers. Once the police report is written, request a copy for your files. You may be asked by your bank, credit card companies or other agencies to supply a copy of this report for their files. Even if the police can't catch the identity thief in your case, having a copy of the police report can help you when dealing with creditors.
2. **Contact the fraud departments of each of the three major credit bureaus.** Tell them you are an identity theft victim. Request a "fraud alert" be placed in your file as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. This can help prevent an identity thief from opening additional accounts in your name.

At the same time, order copies of your credit reports from the credit bureaus. Credit bureaus must give you a free copy of your report if your report is inaccurate because of fraud. Review your report carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts. In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.

3. **Contact the creditors for any accounts that have been tampered with or opened fraudulently.** Creditors can include credit card companies, telephone companies and other utilities, and banks and other lenders. Ask to speak with someone in the security or fraud department of each creditor, and follow up with a letter. It is particularly important to notify credit card companies in writing because that is the consumer protection procedure the law spells out for resolving errors on credit card billing statements. Immediately close accounts that have been tampered with and open new ones with new Personal Identification Numbers (PINs) and passwords. Keep a log of all of your

telephone calls, including time and date of call as well as the name of person to whom you spoke.

Other steps you may wish to take after your identity has been stolen are:

- If you discover that an identity thief has changed the billing address on an existing credit card account, close the account. When you open a new account, ask that a password be used before any inquiries or changes can be made on the account.
- If your identity thief has stolen your mail to get new credit cards, bank and credit card statements, prescreened credit offers or tax information, or if an identity thief has falsified change-of-address forms, that is a crime. Report it to your local postal inspector.
- If you have reason to believe that an identity thief has tampered with your bank accounts, checks or ATM card, close the accounts immediately. When you open new accounts, insist on password-only access.
- If you believe someone is using your social security number (SSN) to apply for a job or to work, that is a crime. Report it to the Social Security Administration's (SSA) Hotline at 1-800-269-0271. You may also call the SSA at 1-800-772-1213 to verify the accuracy of the earnings reported on your SSN, and to request a copy of your *Social Security Statement*. Follow up your calls in writing.
- If you suspect that your name or SSN is being used by an identity thief to get a driver's license or a non-driver's ID card, contact the Department of Transportation at 701-328-2601. **Remember you do not have to have your SSN as your driver's license number!**
- In rare instances, an identity thief may create a criminal record under your name. If this happens to you, you may need to hire an attorney to help resolve the problem.

If you have been a victim of identity theft, file a complaint with the Federal Trade Commission (FTC) by contacting the FTC's Identity Theft Hotline by telephone: toll free 1-877-IDTHEFT; by mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580; or on-line: www.consumer.gov/idtheft. The FTC has an outstanding publication called **ID Theft, When Bad Things Happen To Your Good Name** that is available on-line.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

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